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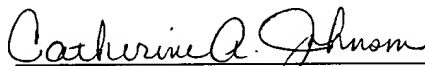
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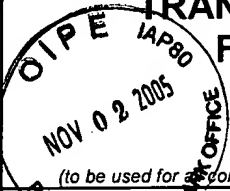


EXPRESS MAIL CERTIFICATE

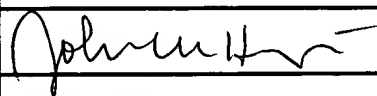
Express Mail" mailing label number:	EV 517991728 US
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Serial No.:	09/671,424
Date Filed:	September 27, 2000

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Catherine A. Johnson

 TRANSMITTAL FORM (to be used for correspondence after initial filing)	Application Number	09/671,424	
	Filing Date	September 27, 2000	
	First Named Inventor	Grandcolas, M. et al.	
	Art Unit	3624	
	Examiner Name	Shih, S.	
Total Number of Pages in This Submission	2	Attorney Docket Number	CITI0209

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) ____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Election and Response
Remarks 		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm	Kilpatrick Stockton LLP		
Signature			
Printed Name	John M. Harrington		
Date	November 2, 2005	Reg. No.	25,592

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of:

GRANDCOLAS, Michael L. et al.

Application No.

09/671,424

Filed:

September 27, 2000

For:

**SYSTEM AND METHOD FOR
DELIVERING FINANCIAL SERVICES**

Examiner:

Shih, Sally

Group Art Unit:

3624

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

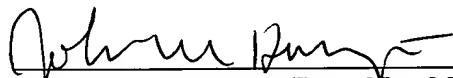
ELECTION AND RESPONSE

Sir:

This election and response is being filed in response to an Office Action mailed October 3, 2005, in which a one-month shortened statutory period for reply was set. Applicants respectfully elect group II, claims 51 and 52, for further prosecution, with traverse. Applicants traverse the restriction on the grounds that searching each of the groups would not prove unduly burdensome.

Respectfully submitted,

Date: 11/2/05


John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

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